



Order Filed on July 22, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
RS1765
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for the Mortgagee
File No. 094751B

In Re:

Keith Borusewicz

Case No.: 19-23902-CMG

Hearing Date: July 6, 2022
Judge: Christine M. Gravelle

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: July 22, 2022

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: Specialized Loan Servicing, LLC
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Edward Hanratty, Esquire
Property Involved ("Collateral"): 21 Grover Avenue, South Amboy, NJ 08879-1934
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

☒ The Debtor has brought the loan post-Petition current through and including the August 1, 2022 post-Petition payment. Notice might be taken that the Mortgagee is holding \$1,172.55 in suspense.

☒ Beginning on September 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$1,567.83. If the Debtor chooses to apply the suspense funds, the amount of \$395.28 will be due for the September 1, 2022 payment.

2. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payment:

Specialized Loan Servicing LLC
6200 S. Quebec St., Suite 300
Greenwood Village, Colorado 80111

3. In the event of Default:

☒ If the Debtor does not make the immediate payment specified above or does not make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

4. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$188.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.

In re:
Keith Borusewicz
Debtor

Case No. 19-23902-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 22, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db	+ Keith Borusewicz, 21 Grover Avenue, South Amboy, NJ 08879-1934

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Debtor Keith Borusewicz thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Rebecca Ann Solarz	on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

District/off: 0312-3

User: admin

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Date Rcvd: Jul 22, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7